



NSP3 ACTION PLAN

15th and 16th AMENDMENTS

TO THE FY 2010-11 ACTION PLAN

Submitted by:

**PALM BEACH COUNTY
DEPARTMENT OF
ECONOMIC SUSTAINABILITY
100 Australian Avenue, Suite 500
West Palm Beach, FL 33406**

**APPLICATION FOR
FEDERAL ASSISTANCE**

OMB Approved No. 3076-0006

Version 7/03

1. TYPE OF SUBMISSION: Application <input checked="" type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	Pre-application <input type="checkbox"/> Construction <input type="checkbox"/> Non-Construction	2. DATE SUBMITTED February 25, 2011	Applicant Identifier
		3. DATE RECEIVED BY STATE	State Application Identifier
		4. DATE RECEIVED BY FEDERAL AGENCY	Federal Identifier

5. APPLICANT INFORMATION

Legal Name: Palm Beach County Board of County Commissioners	Organizational Unit: Department: Housing and Community Development
Organizational DUNS: 078470481	Division: Planning Section
Address: Street: 100 Australian Avenue, Suite 500	Name and telephone number of person to be contacted on matters involving this application (give area code) Prefix: Mr. First Name: Edward
City: West Palm Beach	Middle Name W.
County: Palm Beach County	Last Name Lowery
State: FL	Zip Code 33406
Country: United States of America	Email: elowery@pbcgov.org

6. EMPLOYER IDENTIFICATION NUMBER (EIN):

5 9 - 6 0 0 0 7 8 5

Phone Number (give area code) 561-233-3602	Fax Number (give area code) 561-233-3651
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8. TYPE OF APPLICATION:

New
 Continuation
 Revision

If Revision, enter appropriate letter(s) in box(es)
 (See back of form for description of letters.)

Other (specify)

7. TYPE OF APPLICANT: (See back of form for Application Types)

B. County Government
 Other (specify)

10. CATALOG OF FEDERAL DOMESTIC ASSISTANCE NUMBER:

1 4 - 2 5 6

TITLE (Name of Program):
 Neighborhood Stabilization Program (Recovery Act Funded)

12. AREAS AFFECTED BY PROJECT (Cities, Counties, States, etc.):
 Palm Beach County, FL (Countywide)

11. DESCRIPTIVE TITLE OF APPLICANT'S PROJECT:
 First and Second Mortgage Program, Palm Beach County Housing Authority Acquisition and Rehabilitation, Pahokee Housing Authority Rental Redevelopment, and NSP-3 Program Administration.

13. PROPOSED PROJECT

Start Date: 7/1/11	Ending Date: 6/30/14
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14. CONGRESSIONAL DISTRICTS OF:

a. Applicant 16, 19, 22, 23	b. Project 16, 19, 22, 23
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15. ESTIMATED FUNDING:

a. Federal	\$	11,264,172	.00
b. Applicant	\$.00
c. State	\$.00
d. Local	\$.00
e. Other	\$.00
f. Program Income	\$.00
g. TOTAL	\$.00

16. IS APPLICATION SUBJECT TO REVIEW BY STATE EXECUTIVE ORDER 12372 PROCESS?

a. Yes. THIS PREAPPLICATION/APPLICATION WAS MADE AVAILABLE TO THE STATE EXECUTIVE ORDER 12372 PROCESS FOR REVIEW ON

DATE:

b. No. PROGRAM IS NOT COVERED BY E. O. 12372

OR PROGRAM HAS NOT BEEN SELECTED BY STATE FOR REVIEW

17. IS THE APPLICANT DELINQUENT ON ANY FEDERAL DEBT?

Yes If "Yes" attach an explanation. No

18. TO THE BEST OF MY KNOWLEDGE AND BELIEF, ALL DATA IN THIS APPLICATION/PREAPPLICATION ARE TRUE AND CORRECT. THE DOCUMENT HAS BEEN DULY AUTHORIZED BY THE GOVERNING BODY OF THE APPLICANT AND THE APPLICANT WILL COMPLY WITH THE ATTACHED ASSURANCES IF THE ASSISTANCE IS AWARDED.

a. Authorized Representative

Prefix Mr.	First Name Robert	Middle Name
Last Name Weisman		Suffix
b. Title County Administrator, Palm Beach County		c. Telephone Number (give area code) 561-233-3602
d. Signature of Authorized Representative		e. Date Signed 2/25/2011

Contents

NSP-3 Action Plan.....	4
1. NSP-3 Grantee Information	4
2. Areas of Greatest Need.....	5
3. Definitions and Descriptions.....	8
4. Low-Income Targeting	10
5. Acquisition and Relocation	11
6. Public Comment.....	11
7. NSP-3 Information by Activity.....	12
a. First and Second Mortgage Homebuyer Assistance Program.....	12
b. Palm Beach County Housing Authority Acquisition and Rehabilitation Program.....	16
c. Pahokee Housing Authority Rental Redevelopment Program	18
d. Glades Area Demolition Program.....	20
e. General Administration and Planning Costs	21
8. Certifications	22
9. Attachments	
'A' Target Area Data	
Appendix: NSP-3 Action Plan Contents Checklist.....	i
1. NSP-3 Grantee Information	i
2. Areas of Greatest Need.....	i
3. Definitions and Descriptions.....	i
4. Low-Income Targeting	ii
5. Acquisition & Relocation.....	ii
6. Public Comment.....	ii
7. NSP-3 Information by Activity.....	ii
8. Certifications.....	iii
9. Additional Documentation.....	iii

NSP-3 Action Plan

1. NSP-3 Grantee Information

NSP-3 Program Administrator Contact Information	
Name (Last, First)	Lowery, Edward Director, Department of Economic Sustainability (DES)
Email Address	ELowery@pbcgov.org
Phone Number	561-233-3602
Mailing Address	100 Australian Avenue, Suite 500 West Palm Beach, FL 33406

Palm Beach County (PBC) Program Overview

Under the Neighborhood Stabilization Program 3 (NSP-3), Palm Beach County is requesting the sum of \$11,264,172 to implement revitalization activities in eligible target areas affected by the downturn of the housing market in this region.

The County has identified seven Areas of Greatest Need after analyzing pertinent data for all census tracts countywide. The seven target areas to which NSP-3 funds will be directed are listed below along with their foreclosure needs score:

Target Area	General Location	NSP-3 Need Score
A	Palm Beach Gardens Area	18.26
B	Village of Wellington Area	17.75
C	Western Lantana/Lake Worth Area	19.43
D	Western Delray Area	17.84
E	The Glades Area of Palm Beach County	19.65
F	Coleman Park/ Pleasant City Areas-West Palm Beach Area	19.57
G	Westgate/Belvedere Homes Area	19.80
Average		18.90

Four activities will be carried out in the County, namely:

Financial Mechanism: under which homeownership opportunities will be provided through a First and Second Mortgage Homebuyer Program. Funding will be utilized to provide homeownership opportunities to eligible LH income households (those with income at or below 50% AMI) and eligible LMMI income households (those with income above 50% AMI but less than 120% AMI);

Acquisition and Rehabilitation: under which rental housing opportunities will be provided to the very-low income households (LH category) in the Glades area;

Demolition: which involves the removal of vacant blighted structures in the Glades area of the County;

Redevelopment: which entails the new construction of a multi-family public housing unit or vacant properties in the Glades area for very-low income households (earning below 50% AMI).

The required 25% set-aside for very-low income beneficiaries is slated to be realized from funds expended in Target Area 'E' (Glades Region) where the County has assigned a preference for the development of affordable rental housing. In addition, some LH income persons will be assisted under the 1st and 2nd Mortgage Homebuyer Assistance Program. The seven target areas were given equal funding priority for the undertaking of financial mechanisms to provide affordable homeownership opportunities. Four percent (4%) of the funding will be used to undertake demolition activities in the Glades region and ten percent (10%) is reserved for administration of the program. The proposed activities are summarized in the table below.

Eligible Activity	Program	Units by Grantee	Units by Subrecipient	Target Areas	NSP-3 Budget
Financial Mechanism	Homeownership (LMMH Category)	24	0	A, B, C, D, E, F, G	\$3,831,712
	Homeownership (LH 25% Category)	18	0	A, B, C, D, E, F, G	\$2,990,000
Acquisition & Rehabilitation	Multi-Family Rental (65 units)	0	65	E	\$1,408,021.50
Redevelopment	Multi-Family Rental (6 units)	0	6	E	\$1,408,021.50
Demolition	Glades Area Demolition Program	60	0	E	\$500,000
	Administration				\$1,126,417
	Total	102	71		\$11,264,172

2. Areas of Greatest Need

Map Submission

The mapping data generated at the HUD NSP-3 Mapping Tool and Target Area Data for Preparing Action Plan website are included as Attachment 'A' (Target Area Data).

Data Sources Used to Determine Areas of Greatest Need

Describe the data sources used to determine the areas of greatest need.
<p>Response:</p> <p>DES utilized the following data and data sources to identify the NSP-3 Areas of Greatest Need: HUD's NSP-3 Mapping Tool; Rate of Subprime Loans measured with HMDA data on high cost and high leverage loans made between 2004 and 2007; Unemployment Rates between June 2005 and June 2010, from the BLS Local Area Unemployment; and Home Value Data through June 2010 from the Federal Housing Finance Agency Home Price Index. Also, data from www.realtytrac.com, Florida Realtors' Association of the Palm Beaches, and www.zillow.com were used to evaluate market characteristics: Sales Volume (the number of properties that are selling within the last six months), Sales Price (most recent listing average and five-year trend), Home Value (most recent average value</p>

and five-year trend), Cost and Availability of Credit (interest rates and credit standards), Absorption Rate (the number of weeks it takes to sell the current housing inventory at the current average days on the market), and Age of Listings (average length of property listings). Staff also utilized data available at www.huduser.org, www.pbcgov.com and GIS software (to delineate geographic areas).

Determination of Areas of Greatest Need and Applicable Tiers

Describe how the areas of greatest need were established and whether a tiered approach is being utilized to determine the distribution of funding.

Response:

Firstly, staff utilized the HUD greatest needs map at www.huduser.org/NSP/NSP-3.html to identify potential target areas meeting the HUD established threshold. DES selected preliminary target areas with the goal of optimizing the reach of the NSP-3 program. These final target areas averaged a combined NSP-3 foreclosure needs score of 18.90. Secondly, staff analyzed the market supply conditions of foreclosed and abandoned homes, and factored in considerations such as the low inventory of available eligible properties, prolonged length of time to complete foreclosure proceedings, and increased competition from private investors. Additionally, the small target areas have made it difficult for clients to locate properties that meet all of the NSP-3 requirements. In an effort to mitigate the confluence of market conditions and demand factors, expansion of the original target areas is necessary to increase the number of viable properties that are attractive to prospective clients and eligible under NSP-3 regulations.

In order to establish strategies to curb the decline of the Target Areas due to high foreclosure and vacancy rates, several factors that typically have destabilizing impacts were considered. These factors are the number of foreclosure filings, number of Real Estate Owned (REO) properties, changes in home prices, number of homebuyers, number of vacant and abandoned properties, and the percentage of subprime mortgages. These factors and their impacts on the Target Areas are summarized below:

Foreclosure Filings. According to information provided by HUDuser.org, there are currently 3,095 properties in foreclosure in the Target Areas, which represents 3.69% of the total number of properties in the Target Areas (83,945 houses). The percentage of mortgages currently 90 days or more behind or in foreclosure in the Target Areas ranges from 14.09 percent to 22.63 percent. This is shown in the following table:

Target Area	% Currently 90 days or more behind or in Foreclosure	# of Foreclosure Starts in Past Year
A (Palm Beach Gardens Area)	15.15	158
B (Village of Wellington Area)	14.09	409
C (Western Lantana/Lake Worth Area)	19.19	1,592
D (Western Delray Area)	14.16	255
E (The Glades Area)	19.33	110
F (Coleman Park/Pleasant City-WPB Area)	19.40	361
G (Westgate/Belvedere Homes Area)	22.63	210

Source: HUD's Mapping Tool Target Area Data

According to RealtyTrac, Palm Beach County's current foreclosure rate is double the national average, with 1 in every 319 housing units receiving a foreclosure filing (as of August 2012). However,

foreclosure processing deficiencies have resulted in many properties lingering in various stages of foreclosure. It is estimated that 60% of foreclosure status properties are in a pre-foreclosure stage; 20% are at the auction stage; and the remaining 20% are bank-owned.

Real Estate Owned Properties: Although there has been some stability in the real estate market this past year, the inventory of existing homes is decreasing, thus reducing the supply; however, the inventory of vacant units held off the market has continued to grow, according to the Joint Center for Housing Studies of Harvard University. The implication is that sales prices could be driven further downward when these units come on the market. According to information provided by HUDuser.org, 921 of the 78,088 properties in the Target Areas are REO properties.

Home Prices and Homebuyers: According to the Shimberg Center's "Florida Housing Data Clearinghouse", Palm Beach County's median sales price for single-family homes in 2011 was \$252,250. At the market's peak in 2005, the median sales price in Palm Beach County was \$412,248. This sharp drop in sales price has negatively affected existing homeowners but has benefitted buyers who were previously unable to afford to purchase a home. According to the US Census Bureau, utilizing census tract data, the predominant housing unit type in Target Areas A, B, E, and F is single-family, while a majority of housing units in Target Areas C, D, and G are multi-family. This is shown in the following table:

Target Area	% Single-Family
A (Palm Beach Gardens Area)	62.40
B (Village of Wellington Area)	85.46
C (Western Lantana/Lake Worth Area)	49.37
D (Western Delray Area)	49.62
E (The Glades Area)	63.90
F (Coleman Park/Pleasant City-WPB Area)	54.09
G (Westgate/Belvedere Homes Area)	46.40

Source: U.S. Census Bureau, 2005-2009 American Community Survey

Vacant properties: According to information provided by HUDuser.org, there are currently 3,078 vacant properties in the Target Areas, representing 3.67% percent of all properties in the Target Areas. Vacant properties are more likely to contribute to blight, which further erodes the property values of the surrounding neighborhood(s).

Subprime Mortgages: The percentage of homes financed by subprime mortgage related loans in the seven (7) Target Areas were obtained from the NSP-3 Mapping Tool, which utilizes Home Mortgage Disclosure Act (HMDA) Census Tract data on high cost and highly leveraged loans from 2004-2007 for the identified Target Areas. Between 21 percent to 45 percent of the homes within the identified Target Areas were financed by subprime mortgages (Target Area A: 21.34 percent; Target Area B: 18.80 percent; Target Area C: 32.88 percent; Target Area D: 17.25 percent; Target Area E: 44.66 percent; Target Area F: 36.14 percent; and Target Area G: 42.88 percent). This range represents a high number of potential foreclosures in the future, which DES considered a major factor in identifying Areas of Greatest Need for NSP-3 funding.

The percentage of low-and very-low income households in the Target Areas were obtained utilizing the NSP-3 Mapping Tool. Because the average percent of households falling below 80% AMI for Target Area E (Glades Region) is very high (over 75 percent), DES determined this region would benefit from a

multi-family rental program in addition to the 1st and 2nd mortgage homebuyer program. It was therefore determined that NSP-3 funds would be effectively utilized to redevelop vacant property to increase the number of affordable rental units for eligible participants. Based on the fact that the estimated seventy-one (71) units are to be developed by Housing Authorities for their clients, they will be affordable. The other Target Areas exhibited higher income levels than Target Area E, and it was therefore decided that the population may be able to participate in a homeownership program, hence a First and Second Mortgage program was identified as beneficial to absorb foreclosed/REO property within these neighborhoods.

Target Area	% <80% AMI	% <120% AMI
A	41.7	64.28
B	27.85	48.40
C	58.67	80.38
D	52.80	74.71
E	76.34	88.35
F	67.76	82.92
G	64.88	87.12

Source: HUD's Mapping Tool Target Area Data

Due to the market conditions explained above (the number of recent foreclosure filings, high unemployment rates, the number of housing units 90 or more days delinquent or in foreclosure, and percentage of subprime loans) all of the Target Areas identified are very likely to face significant rise in the rate of home foreclosures, and will benefit from an infusion of NSP-3 funds.

A tiered approach was not used to determine the distribution of funding as this requirement is only applicable to State programs.

3. Definitions and Descriptions

Definitions

Term	Definition
Blighted Structure	DES accepts the definition of Blighted Structure within the "Notice of Formula Allocations and Program Requirements for Neighborhood Stabilization Program Formula Grants" for NSP-3 as "a structure is blighted when it exhibits objectively determinable signs of deterioration sufficient to constitute a threat to human health, safety and public welfare." When encountering the need to determine whether a structure is blighted, DES will comply with the definitions and requirements of Ordinance 2003-051, an Ordinance of the Board of County Commissioners of Palm Beach County known and cited as the Property Maintenance Code of Palm Beach County, or with the applicable municipal code in the jurisdiction of the property's location.

Affordable Rents	<p>When determining affordable rent for any occupant of rental property purchased with NSP-3 funds, Palm Beach County will utilize the following methodology:</p> <p>For at least twenty percent of the units, the required occupancy is for very-low income families and the rent may not exceed thirty percent of the annual income of a family whose income equals fifty percent of the median income for the area, as determined by HUD, with adjustments for family size. HUD provides the HOME rent limits which include average occupancy per unit and adjusted income assumptions. For the remaining units, affordable rents will be the lesser of:</p> <ol style="list-style-type: none"> 1) The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or 2) A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the area, as determined by HUD, with adjustments for number of bedrooms in the unit. The HOME rent limits provided by HUD will include average occupancy per unit and adjusted income assumptions. <p>The County will, in its agreement(s) with the subrecipient(s), stipulate the methodology to be used and will conduct monitoring of initial tenants and any new tenants to ensure proper maintenance of the units and continued affordability.</p>
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Descriptions

Term	Definition
Long-Term Affordability	<p>In order to ensure continued affordability of all properties assisted with NSP-3 funds, an encumbrance will be placed on title to the property. This encumbrance will restrict the property's use to that specified by terms of the NSP-3 assistance and require the applicable affordability standards described above for an uninterrupted period of no less than twenty (20) years from the date of project completion for rental properties, and no less than fifteen (15) years for owner-occupied properties. The County may elect to require longer periods of affordability given the amount and type of assistance provided to a specific project. The aforementioned encumbrances will be required and enforced regardless of the amount or type of NSP-3 assistance provided and regardless of any mechanism by which the NSP-3 financial interest is secured.</p> <p>Furthermore, if the housing does not continue to be the principal residence of the family for the duration of the period of affordability, the entire amount of the NSP-3 investment will be recaptured from the owner of the property.</p> <p>The County will not participate with NSP-3 funds in a home purchase/sale when the resulting level of housing expense to the buyer is not affordable, and results in an unstable housing situation, potentially leading to foreclosure. In order to ensure affordability for each individual homebuyer</p>

	<p>assisted through NSP-3, in no instances shall the principal, interest, tax, insurance, and association fees (if any) exceed thirty-five percent (35%) of the homebuyer's annual household income.</p> <p>Affordable Home Purchase/Sale Prices Based on criteria at 24 CFR 92.254, the maximum purchase/sales price of a NSP-assisted housing unit after rehabilitation, if any, (whether assisted through funding for acquisition, rehabilitation, or redevelopment) will be the lesser of:</p> <ol style="list-style-type: none"> 1) The Single Family Mortgage Limits under Section 203(b) of the National Housing Act (12 USC 1709(b)), as provided by the HUD's Miami Field Office and updated from time to time; or 2) Ninety-five percent (95%) of the median area purchase price for fee simple housing in Palm Beach County in the most recent year for which such information is available.
Housing Rehabilitation Standards	<p>DES will substantially utilize its existing CDBG rehabilitation policies when undertaking rehabilitation under the NSP-3 Program. Eligible beneficiaries will be required to have income which is at or below one hundred twenty percent (120%) of the area median income under this program versus eighty percent (80%) of the AMI under the CDBG Program. All rehabilitation work done under this program will seek to upgrade the property to ensure compliance with applicable municipal, county and state housing and building standards to the extent that the repairs performed are practical and feasible.</p> <p>Palm Beach County will ensure that, to the greatest extent possible, all new construction and rehabilitation undertaken with NSP-3 funds meets Leadership in Energy & Environmental Design (LEED) standards established by the United States Environmental Protection Agency and outlined in the publication entitled, "A Green Home Begins with ENERGY STAR Blue" or the version 6.0 standard of the Florida Green Building Coalition (www.floridagreenbuilding.org). Also, when landscaping is involved the County will ensure that all landscape plant material will be designed in accordance with the University of Florida's Florida-Friendly Landscaping Program (http://fyn.ifas.ufl.edu/index.html). This program emphasizes sustainable practices, specifically low watering needs, stormwater retention, shading, and wildlife attraction.</p>

4. Low-Income Targeting

Low-Income Set-Aside Amount

Enter the low-income set-aside percentage in the first field. The field for total funds set aside will populate based on the percentage entered in the first field and the total NSP-3 grant.

Identify the estimated amount of funds appropriated or otherwise made available under the NSP-3 to be used to provide housing for individuals or families whose incomes do not exceed 50 percent of area median income.

Response:

Total low-income set-aside **percentage** (must be no less than 25 percent): 25.00%

Total funds set aside for low-income individuals = \$5,806,043.00

Meeting Low-Income Target

<p>Provide a summary that describes the manner in which the low-income targeting goals will be met.</p> <p>Response: Palm Beach County will provide NSP-3 funds to two public housing authorities that primarily serve very-low and low income families/persons. The Pahokee Housing Authority will utilize NSP-3 funds to redevelop demolished/vacant properties for affordable rental housing for eligible NSP-3 beneficiaries. Properties acquired under this activity may or may not be, abandoned or foreclosed. The Palm Beach County Housing Authority will use NSP-3 funds to acquire and rehabilitate multi-family units for affordable rental housing. Properties acquired under the latter activity will be abandoned or foreclosed. All beneficiaries served by the housing authorities are expected to meet the twenty-five percent (25%) very-low income requirement. The County will also offer direct homeownership assistance to very-low and low- income families/persons through the First and Second Mortgage Homebuyer Assistance Program.</p>

5. Acquisition and Relocation

Demolition or Conversion of LMI Units

Does the grantee intend to demolish or convert any low- and moderate-income dwelling units (i.e., ≤ 80% of area median income)?	Yes
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If yes, fill in the table below.

Question	Number of Units
The number of low- and moderate-income dwelling units—i.e., ≤ 80% of area median income—reasonably expected to be demolished or converted as a direct result of NSP-assisted activities.	60
The number of NSP affordable housing units made available to low-, moderate-, and middle-income households—i.e., ≤ 120% of area median income—reasonably expected to be produced by activity and income level as provided for in DRGR, by each NSP activity providing such housing (including a proposed time schedule for commencement and completion).	24
The number of dwelling units reasonably expected to be made available for households whose income does not exceed 50 percent of area median income.	89

6. Public Comment

Citizen Participation Plan

<p>Briefly describe how the grantee followed its citizen participation plan regarding this proposed substantial amendment or abbreviated plan.</p> <p>Response: DES sought the approval of the Board of County Commissioners (BCC) for the scope of the initially proposed NSP-3 eligible activities, funding allocations, and Target Areas at a regular meeting of the BCC held on January 11, 2011. BCC meetings are advertised seven days in advance and the agenda with the summary of the items is posted on the County's website several days before the meeting. Additionally, the public was advised of the proposed action plan amendment through the posting of a summary of the substantial amendment to the FY 2010-2011 Action Plan (NSP-3 Action Plan) in the Palm Beach Post newspaper. The Public Notice advising of the 15th amendment (substantial) to the original Action Plan was posted on September 19, 2012. The Notice was subject to a fifteen (15) day comment period. A Public Notice advising of the 16th amendment (regular) to the original Action Plan was posted on</p>

October 18, 2012. Both amendments are reflected in the contents of this NSP-3 application. Upon HUD's approval of the County's NSP-3 application, DES will inform members of the public about the implementation of the First and Second Mortgage activity via publication in the newspapers of general circulation serving the county and on its website.

Summary of Public Comments Received.

No comments were received during the public comment period.

7. NSP-3 Information by Activity

NSP-3 funds will be used to implement activities under four (4) of the five (5) eligible uses: (A) Financing Mechanisms, \$6,821,712, (B) Acquisition and Rehabilitation, \$1,408,021.50, (D) Demolition, \$500,000, (E) Redevelopment of Demolished or Vacant Properties, \$1,408,021.50, and the remaining \$1,126,417 will be used for General Planning and Administrative Costs and represents ten percent (10%) of the request. The proposed activities will meet the CDBG National Objectives of benefitting low- and moderate- income persons, and low- and moderate- income Area Benefit (LMA). All NSP-3 funds will benefit persons whose incomes do not exceed one hundred twenty percent (120%) AMI. The activities proposed for funding under this NSP-3 application are as follows:

- First and Second Mortgage Homebuyer Assistance Program--\$6,821,712;
- Palm Beach County Housing Authority Acquisition and Rehab Program--\$1,408,021.50;
- Pahokee Housing Authority Rental Redevelopment Program--\$1,408,021.50; and
- Glades Area Demolition Program--\$500,000
- General Administrative and Planning Costs--\$1,126,417.

The housing activities will foster the policy of providing workforce housing for residents since they will target and provide housing benefits (rental and homeownership) to 113 households with incomes which are at or below one hundred twenty percent (120%) of the County's AMI. Of the 113 households slated to benefit from the programs to be undertaken, seventy-one (71) rental households and eighteen (18) homebuyer households will have incomes which are at or below fifty percent (50%) of the AMI, and 24 households will have incomes between fifty-one percent (51%) and one hundred twenty percent (120%) of the County's AMI. The quick removal of 42 foreclosed single-family homes from the market will stabilize the housing market by arresting the decline in housing prices in the area. All activities funded with NSP-3 dollars will comply with the vicinity hiring rules. DES will encourage subrecipients and direct beneficiaries to acquire services from local contractors to the maximum feasible extent possible. This will be implemented by including similar language in the agreements between the County and entities undertaking these two activities. Also, based on the geographical separation of the proposed target area (Eastern Palm Beach County versus the Glades Region), and based on evidence from the County's current rehabilitation programs, the bids acquired in Target Area E are anticipated to qualify as vicinity hiring. All of the benefits described above will be realized within three years of implementation of this project.

Activity Number 1	
Activity Name	First and Second Mortgage Homebuyer Assistance Program
Use	Select all that apply: <input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms

	<input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	Direct homeownership assistance - 24 CFR 570.201 (n) Eligible Rehabilitation and Preservation activities - 24 CFR 570.202
National Objective	Low Moderate Middle Income Housing (LMMH)
Activity Description	<p>The high volume of housing units that have been foreclosed upon in Palm Beach County and their relatively low sales prices have created an opportune time for lower income households who typically may not qualify for market-rate mortgages to enter the housing market. Palm Beach County is proposing to use NSP-3 funds to provide a First and Second Mortgage Homebuyer Assistance Program geared towards reducing some of the obstacles the target population (LMMI households) faces when trying to purchase a home.</p> <p>The Homebuyer Assistance Program, to be implemented by DES's Mortgage and Housing Assistance (MHA) Section, will provide direct homeownership assistance in the form of first and/or second mortgages to income eligible homebuyers. Homebuyers will utilize the funds to acquire and rehabilitate (if necessary) foreclosed residential homes located in the areas of greatest need identified below. While, purchasers do not need to be first-time homebuyers to qualify for the Program, they cannot currently own a home and the property acquired must be used as their primary residence.</p> <p>First mortgages will be provided to prospective purchasers at fixed interest rates of four percent (4%). First mortgages will be amortized over thirty (30) years, due on sale, transfer of title, or cessation of the property being the homeowner's primary residence. Purchasers in the LMMI category will be required to provide a two percent (2%) contribution. Upon pre-approval for a mortgage, each homebuyer will be required to attend HUD-certified housing counseling.</p> <p>The second mortgage will be provided as a non-interest bearing and forgivable loan. Second mortgages will only require repayment upon transfer of title to the property during the required period of affordability, or in the event that the property ceases to be the homebuyer's principal place of residence during the required period of affordability.</p> <p>Properties assisted through this activity are required to remain affordable for a period of fifteen (15) years. Continued affordability will be ensured through encumbrances placed upon title to the properties.</p> <p>The program will comply with the vicinity hiring rules, as DES will encourage all recipients of the NSP-3 funding, when faced with a choice between a qualified contractor/developer/job applicant located in the project area and a qualified contractor/developer/ job applicant from outside the project area, to select the qualified contractor/developer/ job applicant from inside the area.</p> <p>Based on the \$3.83 million budgeted amount and an estimated average unit cost of \$162,700 (including estimated rehabilitation costs), approximately 24</p>

	income-qualified households will be assisted.	
Location Description	<p>The activity will be carried out in the PBC CDBG Jurisdiction in seven (7) target areas that meet the HUD foreclosure score requirement of the NSP-3 Program. The areas and the foreclosure need score are listed below.</p> <p>Target Area A (Palm Beach Gardens Area) - 18.26; Target Area B (Village of Wellington Area) - 17.75; Target Area C (Western Lantana/ Lake Worth Area) - 19.43; Target Area D (Western Delray Area) - 17.84; Target Area E (The Glades Area) - 19.65; Target Area F (Coleman Park/ Pleasant City-West Palm Beach Area) - 19.57; and Target Area G (Westgate/ Belvedere Homes Area) - 19.80</p>	
Budget	Source of Funding	Dollar Amount
	NSP-3	\$3,831,712.00
	(Other funding source)	
	(Other funding source)	
Total Budget for Activity		\$3,831,712.00
Performance Measures	24 homes purchased for households above 50% AMI but less than 120% AMI Income Group	
Projected Start Date	7/1/2011	
Projected End Date	6/30/2014	
Responsible Organization	Name	Palm Beach County Department Of Economic Sustainability
	Location	100 Australian Avenue, Suite 500 West Palm Beach, FL 33406
	Administrator Contact Info	Mr. Edward Lowery, Director 561-233-3602 elowery@pbcgov.org

Activity Number 2	
Activity Name	First and Second Mortgage Homebuyer Assistance Program
Use	Select all that apply:
	<input checked="" type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
	<input type="checkbox"/> Eligible Use E: Redevelopment

CDBG Activity or Activities	Direct homeownership assistance - 24 CFR 570.201 (n) Eligible Rehabilitation and Preservation activities - 24 CFR 570.202
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)
Activity Description	<p>The high volume of housing units that have been foreclosed upon in Palm Beach County and their relatively low sales prices have created an opportune time for lower income households who typically may not qualify for market-rate mortgages to enter the housing market. Palm Beach County is proposing to use NSP-3 funds to provide a First and Second Mortgage Homebuyer Assistance Program geared towards reducing some of the obstacles the target population (LH25 households) faces when trying to purchase a home.</p> <p>The Homebuyer Assistance Program, to be implemented by DES's Mortgage and Housing Assistance (MHA) Section, will provide direct homeownership assistance in the form of first and/or second mortgages to income eligible homebuyers. Homebuyers will utilize the funds to acquire and rehabilitate (if necessary) foreclosed residential homes located in the areas of greatest need identified below. While, purchasers do not need to be first-time homebuyers to qualify for the Program, they cannot currently own a home and the property acquired must be used as their primary residence.</p> <p>First mortgages will be provided to prospective purchasers at fixed interest rates of four percent (4%). First mortgages will be amortized over thirty (30) years, due on sale, transfer of title, or cessation of the property being the homeowner's primary residence. Purchasers who earn fifty percent (50%) or less of the area median income will be required to provide a contribution of one percent (1%) of the purchase price of the property. Upon pre-approval for a mortgage, each homebuyer will be required to attend HUD-certified housing counseling.</p> <p>The second mortgage will be provided as a non-interest bearing and forgivable loan. Second mortgages will only require repayment upon transfer of title to the property during the required period of affordability, or in the event that the property ceases to be the homebuyer's principal place of residence during the required period of affordability.</p> <p>Properties assisted through this activity are required to remain affordable for a period of fifteen (15) years. Continued affordability will be ensured through encumbrances placed upon title to the properties.</p> <p>The program will comply with the vicinity hiring rules, as DES will encourage all recipients of the NSP-3 funding, when faced with a choice between a qualified contractor/developer/job applicant located in the project area and a qualified contractor/developer/ job applicant from outside the project area, to select the qualified contractor/developer/ job applicant from inside the area.</p> <p>Based on the \$2.99 million budgeted amount and an estimated average unit cost of \$162,700 (including estimated rehabilitation costs), approximately 18 income-qualified households will be assisted.</p>
Location Description	The activity will be carried out in the PBC CDBG Jurisdiction in seven (7) target areas that meet the HUD foreclosure score requirement of the NSP-3 Program. The areas and the foreclosure need score are listed below.

	Target Area A (Palm Beach Gardens Area) - 18.26; Target Area B (Village of Wellington Area) - 17.75; Target Area C (Western Lantana/ Lake Worth Area) - 19.43; Target Area D (Western Delray Area) - 17.84; Target Area E (The Glades Area) - 19.65; Target Area F (Coleman Park/ Pleasant City-West Palm Beach Area) - 19.57; and Target Area G (Westgate/ Belvedere Homes Area) - 19.80	
Budget	Source of Funding	Dollar Amount
	NSP-3	\$2,990,000.00
	(Other funding source)	
	(Other funding source)	
Total Budget for Activity		\$2,990,000.00
Performance Measures	18 homes purchased for households at or below 50% AMI Income Group	
Projected Start Date	7/1/2011	
Projected End Date	6/30/2014	
Responsible Organization	Name	Palm Beach County Department Of Economic Sustainability
	Location	100 Australian Avenue, Suite 500 West Palm Beach, FL 33406
	Administrator Contact Info	Mr. Edward Lowery, Director 561-233-3602 elowery@pbcgov.org

Activity Number 3	
Activity Name	Palm Beach County Housing Authority Acquisition and Rehabilitation
Use	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input checked="" type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
<input type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	Eligible Rehabilitation and Preservation activities - 24 CFR 570.202(b)(1)
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)

<p>Activity Description</p>	<p>The Glades Area of Palm Beach County has been impacted by the declining economy and housing market collapse. Rampant unemployment and foreclosures have left residents in the Glades Area in greatest need for affordable rental housing to provide for their housing needs, stabilize the local economy, and reconnect neighborhoods that have fallen into disrepair and neglect. Palm Beach County is proposing to utilize NSP-3 funds to provide affordable rental to a focused area of greatest need, geared toward eliminating vacant or foreclosed properties, and providing very-low income beneficiaries affordable rental housing opportunities.</p> <p>The Palm Beach County Housing Authority, acting as the subrecipient, will acquire and/or rehabilitate foreclosed multi-family units as affordable rental housing for eligible NSP-3 beneficiaries. Income levels of beneficiaries should not exceed fifty percent (50%) AMI.</p> <p>This activity will be undertaken in the Glades Region of the County and will contribute to the twenty-five percent (25%) very-low income set-aside requirement of the NSP-3 Program. The property assisted through this activity is required to remain affordable for a twenty (20) year period, per 24 CFR 92.252(e). Continued affordability will be ensured through encumbrances placed upon title to the property.</p> <p>The program will comply with vicinity hiring rules, as DES will provide language in the agreement between the County and the Palm Beach County Housing Authority, stipulating that when faced with a choice between a qualified contractor/developer/job applicant located in the project area and a qualified contractor/developer/ job applicant from outside the project area, they should select the qualified contractor/developer/ job applicant from inside the area.</p> <p>An amount of \$1,408,021.50 to be awarded in the form of loans and/or grants will be allocated to this activity. The Palm Beach County Housing Authority is currently in negotiations to purchase a foreclosed sixty-five (65) unit multi-family property, known as South Bay Villas, located at 110 Harelle Drive, South Bay, FL 33493.</p> <p>Specifically, Palm Beach County is proposing to incorporate the following Leadership in Energy & Environmental Design (LEED) elements into its use of NSP-3 funds as follows: energy-efficient construction techniques and products; improved indoor environments through preferable materials and building practices; water-efficient products and processes; renewable energy options, when feasible; and waste reduction and recycling during the construction process.</p>	
<p>Location Description</p>	<p>The activity will be carried out in Target Area E (Glades Region of Palm Beach County), which meets the HUD foreclosure score requirement of the NSP-3 Program. The Glades area composite foreclosure need score is 19.52.</p>	
<p>Budget</p>	<p>Source of Funding</p>	<p>Dollar Amount</p>
	<p>NSP-3</p>	<p>\$1,408,021.50</p>
	<p>(Other funding source)</p>	<p></p>
	<p>(Other funding source)</p>	<p></p>
<p>Total Budget for Activity</p>		<p>\$1,408,021.50</p>

Performance Measures	Sixty-five (65) foreclosed units acquired and rehabilitated Goals: Arresting the decline of home values Reducing or eliminating vacant or abandoned properties Increasing sales of residential properties Increasing median market values of residential properties	
Projected Start Date	7/1/2011	
Projected End Date	6/30/2014	
Responsible Organization	Name	Palm Beach County Housing Authority
	Location	3432 West 45 th Street West Palm Beach, FL 33407
	Administrator Contact Info	Van Johnson, Executive Director 561-684-2160 vjohnson@pbchaf.org

Activity Number 4	
Activity Name	Pahokee Housing Authority Rental Redevelopment
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input type="checkbox"/> Eligible Use D: Demolition <input checked="" type="checkbox"/> Eligible Use E: Redevelopment
CDBG Activity or Activities	Eligible Rehabilitation and Preservation activities - 24 CFR 570.202
National Objective	Low-Income Housing to Meet 25% Set-Aside (LH25)
Activity Description	<p>The activity will provide NSP-3 funds to the Pahokee Housing Authority to redevelop vacant properties as affordable rental housing for eligible NSP-3 beneficiaries. The income levels of beneficiaries should not exceed fifty percent (50%) AMI.</p> <p>This activity will be located on vacant sites within the McClure Village public housing development in the Glades Region of the County and will contribute to the twenty-five percent (25%) very-low income set-aside requirement of the NSP-3 Program. The property assisted through this activity is required to remain affordable for a minimum twenty (20) year period, (based on new construction) per 24 CFR 92.252(e). Continued affordability will be ensured through encumbrances placed upon title to the property.</p> <p>The program will comply with vicinity hiring rules, as DES will provide language in the agreement between the County and the Pahokee Housing</p>

	<p>Authority, stipulating that when faced with a choice between a qualified contractor/developer/job applicant located in the project area and a qualified contractor/developer/ job applicant from outside the project area, they should select the qualified contractor/developer/ job applicant from inside the area.</p> <p>An amount of \$1,408,021.50 to be awarded in the form of loans and/or grants will be allocated to this activity. Based on the \$1.4 million budgeted amount and an estimated average unit cost of \$233,000, approximately six (6) multi-family rental housing units will be redeveloped.</p> <p>Specifically, Palm Beach County is proposing to incorporate the following Leadership in Energy & Environmental Design (LEED) elements into its use of the NSP-3 funds as follows: energy-efficient construction techniques and products; improved indoor environments through preferable materials and building practices; water-efficient products and processes; renewable energy options, when feasible; and waste reduction and recycling during the construction process.</p>	
Location Description	The activity will be carried out in Target Area E (specifically the City of Pahokee), which meets the HUD foreclosure score requirement of the NSP-3 Program. The Glades area composite foreclosure need score is 19.65.	
Budget	Source of Funding	Dollar Amount
	NSP-3	\$1,408,021.50
	(Other funding source)	
	(Other funding source)	
Total Budget for Activity		\$1,408,021.50
Performance Measures	<p>Six (6) Multi-family rental housing units redeveloped</p> <p>Goals:</p> <p>Arresting the decline of home values</p> <p>Reducing or eliminating vacant or abandoned properties</p> <p>Increasing sales of residential properties</p> <p>Increasing median market values of residential properties</p>	
Projected Start Date	7/1/2011	
Projected End Date	6/30/2014	
Responsible Organization	Name	Pahokee Housing Authority
	Location	465 Friend Terrace Pahokee, FL 33476-1941
	Administrator Contact Info	Julia Hale, Executive Director (561) 924-5565

Activity Number 5		
Activity Name	Glades Area Demolition Program	
Use	Select all that apply: <input type="checkbox"/> Eligible Use A: Financing Mechanisms <input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation <input type="checkbox"/> Eligible Use C: Land Banking <input checked="" type="checkbox"/> Eligible Use D: Demolition <input type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	Clearance for blighted structures - 24 CFR 570.201(d)	
National Objective	Low Moderate Middle Income Area Benefit (LMMA)	
Activity Description	<p>The activity will provide NSP-3 funds to Target Area E for the demolition of vacant, blighted structures.</p> <p>This activity will be located in the Glades Region of the County (cities of Belle Glade, Pahokee, and South Bay). The properties assisted through this activity will be identified as blighted per 24 CFR 570.201(d).</p> <p>The program will comply with vicinity hiring rules, whereby during procurement of demolition contractors, the County will give preference to those bidders based in the NSP-3 Target areas and/or to those bidders committing to hire employees from within the Target areas. Furthermore, successful bidders will be required to undertake best efforts to recruit new hires from within the Target areas.</p> <p>An amount of \$500,000 will be allocated to this activity. Based on the amount budgeted and an estimated average unit cost of \$8,300, approximately sixty (60) structures will be demolished.</p>	
Location Description	The activity will be carried out in Target Area E, which meets the HUD foreclosure score requirement of the NSP-3 Program. The Glades area composite foreclosure need score is 19.65.	
Budget	Source of Funding	Dollar Amount
	NSP-3	\$500,000.00
	(Other funding source)	
	(Other funding source)	
Total Budget for Activity		\$500,000.00
Performance Measures	Demolition of sixty (60) vacant blighted structures Goals: Reducing or eliminating vacant or abandoned properties	

Projected Start Date	7/1/2011	
Projected End Date	6/30/2014	
Responsible Organization	Name	Palm Beach County Department Of Economic Sustainability
	Location	100 Australian Avenue, Suite 500 West Palm Beach, FL 33406
	Administrator Contact Info	Mr. Edward Lowery, Director (561) 233-3602 elowery@pbcgov.org

Activity Number 6	
Activity Name	General Administration & Planning Costs
Use	Select all that apply:
	<input type="checkbox"/> Eligible Use A: Financing Mechanisms
	<input type="checkbox"/> Eligible Use B: Acquisition and Rehabilitation
	<input type="checkbox"/> Eligible Use C: Land Banking
	<input type="checkbox"/> Eligible Use D: Demolition
<input type="checkbox"/> Eligible Use E: Redevelopment	
CDBG Activity or Activities	Program Administration Costs - 24 CFR 570.206
National Objective	(Select One)
Activity Description	The activity includes the funding of general administration and planning costs. Funds will be used to cover recurrent costs (salaries and benefits) associated with the planning and implementation of the County's NSP-3 Program, including the addition of at least one staff person. Specifically, the following will be provided for under Program Administration: complex bookkeeping and financial record keeping; process sub-recipient and operating invoices; DRGR voucher requests and account reconciliation; revenue receipt and deposit; general ledger account analysis management; mortgage loan servicing; account reconciliation; report preparation; file maintenance; assistance to auditors and monitors; contract review; preparation of subrecipient agreements and agreement amendments; monitoring of subrecipient activities; collection of project data for various reports; preparation of HUD and local reports; compilation, review and approval of documentation for the acquisition of eligible property such as appraisals, sales contracts, asbestos surveys, lead-based paint inspections/risk assessments, URA notices, closing documents, property insurance certificates, and title insurance commitments; review and approval of property inspection reports, work write-up specifications, construction bid documents and bid results, construction contract award, and contractor payments; review and approval of architectural/engineering and other consultant services procurement and selection process, and consultant payments, income certification of purchasers and assurance of transaction affordability; enforcement of HUD requirements such as flood insurance, Section 3, environmental review conditions, bonding, and the Davis-Bacon Act; related office space, furniture, and equipment for additional staff; MHA staff training; miscellaneous office

	supplies; appraisals; environmental reviews; inspections; County indirect and direct costs; among other costs.	
Location Description	Palm Beach County Department of Economic Sustainability 100 Australian Avenue, Suite 500, West Palm Beach, FL 33406	
Budget	Source of Funding	Dollar Amount
	NSP-3	\$1,126,417.00
	(Other funding source)	
	(Other funding source)	
Total Budget for Activity		\$1,126,417.00
Performance Measures		
Projected Start Date	7/1/2011	
Projected End Date	6/30/2014	
Responsible Organization	Name	Palm Beach County Department Of Economic Sustainability
	Location	100 Australian Avenue, Suite 500, West Palm Beach, FL 33406
	Administrator Contact Info	Mr. Edward Lowery, Director 561-233-3602 elowery@pbcgov.org

8. Certifications

Certifications for State and Entitlement Communities

- (1) **Affirmatively furthering fair housing.** The jurisdiction certifies that it will affirmatively further fair housing, which means that it will conduct an analysis to identify impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting the analysis and actions in this regard.
- (2) **Anti-displacement and relocation plan.** The applicant certifies that it has in effect and is following a residential anti-displacement and relocation assistance plan.
- (3) **Anti-lobbying.** The jurisdiction must submit a certification with regard to compliance with restrictions on lobbying required by 24 CFR part 87, together with disclosure forms, if required by that part.
- (4) **Authority of jurisdiction.** The jurisdiction certifies that the consolidated plan or abbreviated plan, as applicable, is authorized under state and local law (as applicable) and that the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations and other program requirements.
- (5) **Consistency with plan.** The jurisdiction certifies that the housing activities to be undertaken with NSP funds are consistent with its consolidated plan or abbreviated plan, as applicable.
- (6) **Acquisition and relocation.** The jurisdiction certifies that it will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601), and implementing regulations at 49 CFR part 24, except as those provisions are modified by the notice for the NSP program published by HUD.

(7) **Section 3.** The jurisdiction certifies that it will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u), and implementing regulations at 24 CFR part 135.

(8) **Citizen participation.** The jurisdiction certifies that it is in full compliance and following a detailed citizen participation plan that satisfies the requirements of Sections 24 CFR 91.105 or 91.115, as modified by NSP requirements.

(9) **Following a plan.** The jurisdiction certifies it is following a current consolidated plan (or Comprehensive Housing Affordability Strategy) that has been approved by HUD. [Only States and entitlement jurisdictions use this certification.]

(10) **Use of funds.** The jurisdiction certifies that it will comply with the Dodd-Frank Wall Street Reform and Consumer Protection Act and Title XII of Division A of the American Recovery and Reinvestment Act of 2009 by spending 50 percent of its grant funds within 2 years, and spending 100 percent within 3 years, of receipt of the grant.

(11) **The jurisdiction certifies:**

- a. that all of the NSP funds made available to it will be used with respect to individuals and families whose incomes do not exceed 120 percent of area median income; and

- b. The jurisdiction will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low- and moderate-income, including any fee charged or assessment made as a condition of obtaining access to such public improvements. However, if NSP funds are used to pay the proportion of a fee or assessment attributable to the capital costs of public improvements (assisted in part with NSP funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds. In addition, with respect to properties owned and occupied by moderate-income (but not low-income) families, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than NSP funds if the jurisdiction certifies that it lacks NSP or CDBG funds to cover the assessment.

(12) **Excessive force.** The jurisdiction certifies that it has adopted and is enforcing:

- a. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in nonviolent civil rights demonstrations; and
- b. A policy of enforcing applicable state and local laws against physically barring entrance to, or exit from, a facility or location that is the subject of such nonviolent civil rights demonstrations within its jurisdiction.

(13) **Compliance with anti-discrimination laws.** The jurisdiction certifies that the NSP grant will be conducted and administered in conformity with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3619), and implementing regulations.

(14) **Compliance with lead-based paint procedures.** The jurisdiction certifies that its activities concerning lead-based paint will comply with the requirements of part 35, subparts A, B, J, K, and R of this title.

(15) **Compliance with laws.** The jurisdiction certifies that it will comply with applicable laws.

(16) **Vicinity hiring.** The jurisdiction certifies that it will, to the maximum extent feasible, provide for hiring of employees that reside in the vicinity of NSP-3 funded projects or contract with small businesses that are owned and operated by persons residing in the vicinity of NSP-3 projects.

(17) **Development of affordable rental housing.** The jurisdiction certifies that it will abide by the procedures described in its NSP-3 Abbreviated Plan to create preferences for the development of affordable rental housing for properties assisted with NSP-3 funds.



Signature/Authorized Official



Date

County Administrator

Title

• Eligible use or uses?	<input checked="" type="checkbox"/>
• Correlated eligible CDBG activity or activities?	<input checked="" type="checkbox"/>
• Associated national objective?	<input checked="" type="checkbox"/>
• How the activity will address local market conditions?	<input checked="" type="checkbox"/>
• Range of interest rates (if any)?	<input checked="" type="checkbox"/>
• Duration or term of assistance?	<input checked="" type="checkbox"/>
• Tenure of beneficiaries (e.g. rental or homeowner)?	<input checked="" type="checkbox"/>
• If the activity produces housing, how the design of the activity will ensure continued affordability?	<input checked="" type="checkbox"/>
• How you will, to the maximum extent possible, provide for vicinity hiring?	<input checked="" type="checkbox"/>
• Procedures used to create affordable rental housing preferences?	<input checked="" type="checkbox"/>
• Areas of greatest need addressed by the activity or activities?	<input checked="" type="checkbox"/>
• Amount of funds budgeted for the activity?	<input checked="" type="checkbox"/>
• Appropriate performance measures for the activity (e.g. units of housing to be acquired, rehabilitated, or demolished for the income levels represented in DRGR) ?	<input checked="" type="checkbox"/>
• Expected start and end dates of the activity?	<input checked="" type="checkbox"/>
• Name and location of the entity that will carry out the activity?	<input checked="" type="checkbox"/>

8. Certifications

	Yes
Did you sign and submit the certification form applicable to your jurisdiction?	<input checked="" type="checkbox"/>

9. Additional Documentation

	Yes
Did you include a signed SF-424?	<input checked="" type="checkbox"/>

Election 2012

Nelson, Mack blister each other in debate

Rivals in U.S. Senate race get testy over taxes, spending.

By John Kennedy
Palm Beach Post Capital Bureau

DAVIE — Democrat Bill Nelson and Republican rival Connie Mack IV blistered each other over a wide range of policy and character issues Wednesday in their lone debate of the Florida U.S. Senate race.

In a sometimes fierce, hourlong exchange televised live statewide, the two contenders duled over tax and spending issues, which have emerged as flash points. The face-off also got ugly plenty of times — especially when the pair clashed over their respective voting records.

“My opponent has a pattern of not telling the truth,” Nelson, a two-term incumbent, said after being steadily challenged by Mack about backing tax increases “150 times,” a claim independent analysts say is vastly exaggerated.

But Mack also shot back when Nelson freely tried to characterize his voting record.

“You know better than that,” Mack told Nelson. “And the people of Florida know better than that.”

Mack, trailing in most polls, tied his candidacy to GOP presidential nominee Mitt Romney — who has gained in Florida — by urging voters to send both to Washington.

“Mitt Romney needs someone who he can count on,” Mack told viewers. “We need another Republican senator from the state of Florida. I’m asking you to stand with Mitt Romney.”

The debate, from Nova Southeastern University, was sponsored by the Florida Press Association and Leadership Florida. It is the only debate

the two candidates would agree to take part in.

But the wrangling over the debates was only a prelude to the combative TV contest itself.

Mack accused Nelson of backing \$716 billion in cuts to Medicare spending, leaving out that the reduction is in payments to hospitals and insurers, not seniors.

The reduction limits the growth of Medicare over 10 years and is part of Affordable Care Act, which Mack also insisted needs to be repealed.

Mack ridiculed Nelson for supporting the White House — even when it carried risks for Florida seniors. “You chose the president over the people of the state of Florida,” Mack said.

Nelson, though, grew increasingly agitated with Mack’s claims.

At one point, he mocked Mack for sound-programmed when he tried to cast Nelson as a toady for the president.

“Is that the only line you have memorized?” Nelson said, turning to his opponent, a four-term Congressman from Fort Myers.

But Mack didn’t shirk from Nelson’s pushback. He condemned Nelson, a member of the Senate budget committee, for failing to produce a spending plan for more than three years.

Mack advanced his own “penny plan” that would blunt government spending and balance the federal budget by cutting \$7.5 trillion over 10 years. But it could also force massive cuts.

“He has a penny plan that would absolutely eviscerate Medicare and Social Security,” Nelson said.

For his part, Mack has been hitting Nelson for supporting the Budget Control Act, part of last year’s debt ceiling fight. The measure’s central, sequestration tool would force across-the-board

cuts that could hit veterans’ benefits and defense spending hard, especially in Florida and other military heavy states.

“I didn’t vote for sequestration,” Mack said. “It was a dumb idea.”

During the debate, Mack attacked Nelson as an Obama clone, ridiculing him for supporting the federal stimulus spending and extending the Bush-era tax cuts for the middle class, but not for wealthier households.

The pair also accused each other of hypocrisy. Mack said Nelson was wrong to call for ending tax loopholes when he benefited from an agricultural property incentive on land he owns in Central Florida and rents for grazing.

Nelson said Mack and his wife, U.S. Rep. Mary Bono, a California Republican, each claimed homestead property exemptions in their respective states — dual reductions that most couples can’t claim.

There were few areas of agreement between the pair. Both said stabilizing Medicare was needed and both supported maintaining the trade embargo with Cuba and taking steps to assure Iran doesn’t acquire nuclear weapons.

While Mack cut a decidedly partisan stance, Nelson tried to nuance his allegiance to the White House.

“The way you run the government ... is you respect the other fellow’s point of view. You reach across the partisan divide, and you bring people together and build bipartisan consensus,” Nelson said.

jkennedy@pbpost.com

**—STRAIGHT—
from the Source**

A Palm Beach Post Roundtable

OCTOBER 24, 2012

**DEBT RELIEF:
Fixing Your Personal Economy**

Despite all of the talk about fixing the U.S. economy, for most people it really comes down to fixing their own personal economy. From foreclosures to credit cards to student loans, consumers are wrestling with ways to manage debt, and squeeze more out of their paychecks.

Weary consumers are looking for answers to questions: How do I avoid foreclosure? Can I consolidate my student loans? Should I shop around for lower bank fees? The Post has gathered a panel of experts to answer these questions and more.

Meet Our Best Sources — the local experts we go to for insight and information



Rick Christie
Moderator
Public Affairs Editor
The Palm Beach Post



Jessica Cecere
Consultant
Personal Finance
Expert



Kevin Maher
Community
Outreach
Coordinator
DebtHelper.com



Christie Hardcastle
Community
Development Officer
CredAbility



Sheyna Steiner
Investing Writer
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PUBLIC NOTICE
Palm Beach County Department of Economic Sustainability Neighborhood Stabilization Program 3
Palm Beach County Department of Economic Sustainability (DES) proposes to amend its Action Plan for FY 2010-2011 as follows:
Proposed Sixteenth (16th) Amendment to the FY 2010-2011 Action Plan
In order to stabilize neighborhoods damaged by the economic effects of foreclosed and abandoned properties, the U.S. Department of Housing and Urban Development allocated Neighborhood Stabilization Program 3 (NSP3) funding in the amount of \$11,264,172 to Palm Beach County. The Sixteenth (16th) Amendment to the FY 2010-2011 Action Plan proposes the following change:
Activity to be Changed in Scope: The NSP3 Acquisition and Rehabilitation activity (\$1,408,021) to be undertaken by the Palm Beach County Housing Authority will be changed in scope from the acquisition and rehabilitation of six (6) foreclosed single-family housing units in the Glades Area to the acquisition and rehabilitation of a foreclosed sixty-five (65) unit multi-family property known as South Bay Villas, 110 Horelle Drive, South Bay, FL 33493.
Written comments on the proposed Amendment will be accepted by DES at 100 Australian Avenue, Suite 500, West Palm Beach, FL 33406, until October 25, 2012.
IN ACCORDANCE WITH THE PROVISIONS OF THE AMERICANS WITH DISABILITIES ACT (ADA), THIS AD CAN BE REQUESTED IN ALTERNATE FORMAT. PLEASE CONTACT DES AT (561) 233-3616.
PUBLISH: October 18, 2012

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Many deciding based on business factors

Business
continued from 1A

nesses. He says raising income taxes on people making more than \$200,000 a year, as Obama is also proposing, also will hurt the economy.

He believes in the trickle-down benefits of leaving the money in the pockets of the wealthy, who can create jobs. He also believes in lower taxes for businesses and fewer regulations.

"I believe in freedom of the economy," he says. Barnett says his fiscal conservatism separates him from many blacks, but on social issues not so. He is against abortion, favors "traditional marriage," and also backs the issuing of school vouchers so that parents can shop for the best schools for their children. He believes most African-Americans agree with him on those issues, while Obama doesn't, but he admits that probably won't keep them from voting for the president.

"President Obama's positions on social issues is more like a disagreement in the family," he says. "We Republicans expect he will win the black vote. But what we're trying to do is fight the old misconceptions. Most blacks think they were born Democrats and that the Republicans are evil. That certainly hasn't been true in my experience. Meanwhile they aren't getting a good return on their votes from the Democrats. We're trying to get more people to see that."

Joe Anderson, 41, an African-American and owner of J.D. Anderson Construction in Riviera Beach, is not convinced. He supports the president. In particular, he doesn't believe in GOP economics.

"I'm not in favor of the trickle-down theory," he says. "The president has been more an advocate for the middle class and of helping small business. When you help small businesses, you help local communities and the people in them. I can hire people I know, electricians, plumbers, whoever."

He also believes the government must play a role in stimulating business, especially in hard times. He points to the Neighborhood Stabilization Program run by the U.S. Department of Housing and Urban Development, which since 2010 has made

available \$7 billion to rehabilitate neighborhoods hurt by foreclosures. HUD provides money to renovate homes and other buildings or demolish structures and build new ones. Anderson says his business benefited from that policy and he says he is afraid Romney would end that kind of program.

He also disagrees with Romney and other Republicans who argue for less regulation. He says recent events such as the subprime mortgage debacle and the meltdown of the financial industry can't be ignored.

"What has transpired under loose regulation has been corruption and failed businesses," he says. "As much as I would like to keep government at arm's length, with all the malfeasance and improprieties of recent years, you need government to step in. Lack of oversight got us in the mess we are in today."

Noemi McGregor, 44, originally from Mexico, has lived in the U.S. for 22 years and is co-owner of Monte Sano, a small fruit importing company in Delray Beach. She imports pineapples from Costa Rica and vegetables from El Salvador and distributes in the Carolinas, the Northeast, Texas and Florida.

She takes issue with the GOP on the Affordable Care Act, because both she and her partner, Roc Baggett, have pre-existing conditions and have had trouble getting insurance. She says this drives up the cost of living for them and affects the bottom line of the company, where the two are the only employees. In other words, an issue that is seen as personal becomes a business issue when the individual runs a small firm. She says this was probably never an issue for a big business executive like Romney.

"There's a big gap between his experience in life and people in the middle class," says McGregor, who says she will vote for Obama. "I don't see how Romney and his wife can comprehend what it is to be a small business person or middle class person when they haven't gone through what we have gone through."

Juan Cocuy, 54, originally from Colombia and managing partner of the Wellington accounting firm, Cocuy & Burns, sees the election much as Barnett does. He is also a GOP activist.

"Obamacare is tough on small business," he says. "If business owners have to pay a penalty, that is going to be bad. And if your taxes go from 35 to 39 percent, you may have to reduce staff." He says that could affect him and his staff of 14.

And like Barnett, Cocuy finds himself part of a community that is expected to vote overwhelmingly for Obama.

"There are segments of the Hispanic community that have been told that Democrats are more favorable to the less advantaged and to immigrants," he says. "But not a lot has changed in four years, including for Hispanics. People are still losing homes and many people are still unemployed. Immigration is important to the Hispanic community, but not as important as feeding their families."

Or at least he hopes more Latino voters will see it that way by November. At the moment Romney is trailing Obama 67 percent to 23 percent among Latino voters nationwide.

Still on the fence is West Palm Beach accountant Sean Williams, who is African-American. He describes himself as "a registered Republican but not a die-hard." In 2008 he voted for Obama, but he says he is very conservative fiscally and thought John McCain would be a big spending Republican just like George W. Bush.

"When a Democrat spends a lot, that's expect-

ed," says Williams, 45. "When a Republican does it, where do you turn?" He is looking at Obama.

"I don't look at his color. I look at what he has done for the country," Williams says. "I'm a business owner delivering service. I don't look at clients' color and they don't look at mine. Race has very little to do with my life."

"At the end of the day, black business owners are business owners," he says. "The fact that they are black is irrelevant and I hope black people don't vote for Obama just because he's black."

Obama is running in polls about where he did in 2008 with blacks, at 95 percent or higher, which Williams finds absurd.

"You can't get 95 percent of black people to agree on anything," he says. "Why this?"

But he also isn't convinced by Romney. "He's not known as a conservative," says Williams. "What he says on the campaign trail is one thing and then there is what he will do if he's elected."

If Romney doesn't show Williams he will be fiscally conservative, he says he may once again vote for Obama, who he believes will continue to increase the deficit, something the Democrats will then be held responsible for.

"And then maybe the American people will respond and make some changes," he says.

jlantigua@pbpost.com

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PUBLIC NOTICE
PALM BEACH COUNTY
DEPARTMENT OF ECONOMIC SUSTAINABILITY
NEIGHBORHOOD STABILIZATION PROGRAM 3 (NSP-3)
Palm Beach County Department of Economic Sustainability (DES) proposes to amend its Action Plan for FY 2010-2011 as follows:
Proposed Fifteenth (15th) Amendment to the FY 2010-2011 Action Plan
On July 21, 2010, the United States Congress allocated \$1 billion nationwide under Section 1497 of the Wall Street Reform and Consumer Protection Act of 2010 (Public Law 111-203 aka the Dodd-Frank Act) to stabilize neighborhoods damaged by the economic effects of foreclosed and abandoned properties. These funds were appropriated to the U.S. Department of Housing and Urban Development (HUD) to provide emergency assistance for the redevelopment of abandoned and foreclosed homes and residential properties. Through the Dodd-Frank Act, funding for the Neighborhood Stabilization Program-3 (NSP-3) in the amount of \$11,264,172 was made available to Palm Beach County.
The Fifteenth (15th) Amendment to the FY 2010-11 Action Plan proposes the following changes:

1) **Expansion of Target Areas:** Expansion of the seven identified Target Areas, designated as Areas of Greatest Need, will increase the number of available abandoned and foreclosed housing units within each area. The criteria used to choose the target areas were based on foreclosure score and vacancy score, namely, percentage of homes in foreclosure, percent of homes financed by sub-prime loans, and areas identified as most likely to face significant increase in home foreclosures. HUD created a formula which provides a foreclosure related needs score at the census tract level. In accordance with NSP-3 requirements for the State of Florida, the areas of greatest need must have an individual or average combined score that is not less than 17. The results for the proposed areas are shown in the chart below.

Proposed Expanded Target Area Data		
NSP-3 Target Area	Area Description	Existing Target Area Need Score
A	Palm Beach Gardens Area	18.36
B	Village of Wellington Area	17.75
C	Western Lantana/Lake Worth Area	19.43
D	Western Delray Area	17.84
E	Glades Area of Palm Beach County	19.65
F	Coleman Park/Pleasant City Areas-West Palm Beach Area	19.57
G	Westgate/Belvedere Homes Area	18.72
Average		18.76

Source: HUD's Mapping Tool Target Data
Maps delineating the area boundaries can be viewed at www.pbpcgov.com/des.

The expansion of the County's designated areas of greatest need will expand housing opportunities to clients of the County's Financial Mechanism Activity (First and Second Mortgage Homebuyer Program).

2) **Activity to be Added:** The proposed amendment seeks to add Demolition as a new activity in the amount of \$500,000. The activity will allow for the removal of vacant blighted structures in the Glades area. This activity will be derived from the First and Second Mortgage Homebuyer Program which will be reduced in funding by \$500,000 for a new total of \$6,821,712.

3) **Activity to be Reduced in Funding:** The Financial Mechanism Activity (First and Second Mortgage Program) will be reduced by \$500,000 to \$6,821,712. The projected number of units for this activity will decrease by three to forty-two total homebuyer units.

4) **Activity to be Added:** The proposed amendment seeks to add a Financial Mechanism Activity to include a First and Second Mortgage Homebuyer Program in the LH category for the provision of assistance to families whose income is at or below 50% of Area Median Income (AMI).

Initial funding for the First and Second Mortgage Program allocated \$7,321,712 for potential homebuyers in the LMMI category (income between 51 and 120% of AMI) to acquire and rehabilitate housing units. As a result of this amendment, funding for this activity will be reduced to \$6,821,712, of which \$2,990,000 will be allocated to the Financial Mechanism Activity LH category (income at or below 50% of AMI) and \$3,831,712 to the LMMI category. The allocations are shown on the table below.

NSP3 Income Level	Current Budget	Amended Budget
Less than 50% AMI (LH)	\$0.00	\$2,990,000
51% to 120% AMI (LMMI)	\$7,321,712	\$3,831,712
Total Available Amount	\$7,321,712	\$6,821,712

The Amendment will become final upon approval by the Department of Housing and Urban Development (HUD). Written comments on the proposed Amendment will be accepted by DES at 100 Australian Avenue, Suite 500, West Palm Beach, FL 33406, until October 3, 2012.
IN ACCORDANCE WITH THE PROVISIONS OF THE AMERICANS WITH DISABILITIES ACT (ADA), THIS AD CAN BE REQUESTED IN ALTERNATE FORMAT. AUXILIARY AIDS OR SERVICES WILL BE PROVIDED UPON REQUEST WITH AT LEAST THREE DAYS NOTICE. PLEASE CONTACT DES AT (561) 233-3616.
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